

DECEMBER, 2006



DCRA CONSUMER ALERT

Department of Consumer and Regulatory Affairs ♦ Office of Consumer Protection

Keep Your Online Holiday Shopping Safe and Sound

Thinking about shopping for the holidays? It's no secret that browsing and buying online can save you time, money, and effort. Shoppers who stop and think before they click can prevent an online Scrooge from interfering with their purchases and ultimately, their holiday fun.

Know who you're dealing with. Anyone can sell products online. Confirm an online seller's address and phone number in case you need to get in touch with them. If you get an email or pop-up message from the seller while you're browsing that asks for financial information, don't answer or click on the link in the message.

Calculate the costs. Check out websites that offer price comparisons. Figure out how much shipping and handling will add to the total cost of the order.

Check out the terms of the deal, like refund policies and delivery dates. Can you return the item for a full refund? If you return it, who pays the shipping costs or restocking fees? How long will your order take to arrive? Federal law requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised. Can the recipient return your gift? If so, ask that a gift receipt be included in the package.

Keep a paper trail. Print and save records of your online purchases, including the product description and price, the online receipt, and copies of any email you exchange with the seller. Read your credit card statements when you get them to be on the lookout for incorrect charges.

Don't email your financial information. Email is not a secure way to provide financial or personal information like your credit card, checking account, or Social Security number. If you begin a transaction and want to provide your financial information through an organization's website, make sure that the site is secure. Look for a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure").



Always Read Between The Lines

Reading the seller's description of the product carefully may help prevent you from getting poor quality products. If a name-brand item has a price that is too good to be true, it could be a counterfeit. Watch out for product descriptions with these words:

- Refurbished
- Vintage
- Close-out
- As good as new
- Like new

Advantages of Anti-virus Software and Firewalls

Anti-virus software protects your computer from viruses that can destroy your data, slow your computer, cause a crash, or even allow people to send you unwanted email. It scans your computer and incoming email for viruses and deletes them. You should update anti-virus software regularly with remedies for the latest "bugs" online.

Firewalls help keep hackers from using your computer to send out your personal information. Think of a firewall as a guard, watching for outsiders trying to access your system and blocking communications from sources you don't permit.

When paying with a credit card makes sense

When you order online, do not send cash—ever. If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges and temporarily withhold payment while the creditor is investigating. If your credit or charge card is used without your knowledge and permission, you generally are liable for no more than \$50 in charges per card. Many companies do not hold consumers responsible for any unauthorized charges made online, and some card issuers may provide additional warranty, return, or purchase protection benefits.

Source: Federal Trade Commission